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territorial rating rule that we've...that has been offered us by you or others would contemplate a form of subsidy itself, and so I have to say that the philosophy has not been very welcoming for the point of view that you've been making for the last couple of years. That's as candid as I can be.

SENATOR PREISTER: Thank you, Senator Landis, and since there is only a few seconds left I will conclude.

SENATOR CUDABACK: Thank you, Senator Preister. Senator Landis, your light is next, did you wish to...

SENATOR LANDIS: I would yield to Senator Preister my time if he wanted to make a continuing comment. I think this is a point about which he wants us all to be reminded of, and I didn't want to chew up his time while he wanted to prick our conscience.

SENATOR CUDABACK: Senator Preister.

SENATOR PREISTER: Thank you, Senator Landis. I appreciate the yielding of time and your work on this issue in the committee. I won't ask you any questions at this time but would comment to the fact that there are a lot of elderly and low-income people in zip code 68107 that Senator Hilgert and I share. Thirty-three percent of those folks are on Social Security, and these are the folks that do very little driving. They don't go out during rush hour traffic. Those folks tend to go to the grocery store and church in a very limited amount of driving at very limited times, and these are the folks who are charged more insurance, more for their premium rates on their liability insurance than folks who are out during rush hour, who are driving from one end of the city to the other, exposed to far more risk, exposed to far more opportunity for accidents and for liability claims. And yet these folks, simply because they live in this location, are charged higher insurance premiums. I just had a young couple move into the district. They bought their very first house. They were excited about owning a home. They had lived separately in apartments in west Omaha. They had saved up, had the down payment, moved into their home, and then contacted their various insurance agents and said, we've got a new home, we need to change our policy. They found out then that on her insurance policy, her premiums were going to go up